



WO9634358

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**SYSTEM AND ITS METHOD OF USE FOR ACCEPTING
FINANCIAL OVERPAYMENTS**

Patent Number: WO9634358
Publication date: 1996-10-31
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Requested Patent: ☐ WO9634358
Application Number: WO1996US06055 19960425
Priority Number(s): US19950428401 19950425; US19950429758 19950427; US19950493396 19950622
IPC Classification: G06F157/00
EC Classification: G07F7/00, G07F19/00F6, G07G1/14, G06F17/60D2
Equivalents: AU5670696, CA2252638, ☐ EP0850456 (WO9634358), JP11505343T

Abstract

A system (see Figure 1 for structural system, Figures 4 and 5 for system of business operation) and its use for consumer payors to save and donate whenever they use cash at a point of sale terminal (Figure 1, RTI through RTN), write a check, use an ATM machine, or use a credit or debit card. The POS system is a network composed of subscriber/payors, neutral merchant/collectors, a central clearinghouse, and provider accounts. The rounder system is a network composed of subscriber/payors, payees, account managers, and provider services. The systems together provide subscriber/payors with a seamless way to save/donate every time they spend.

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